

Reference Guide to Credit Bureaus and Services

www.IndianaConsumer.com/IDTheft

Consumers are entitled to one free credit report per year from each of the three credit reporting companies under the Fair Credit Reporting Act, 1994.

1) Do not contact the three consumer reporting companies individually. They will provide all three free annual credit reports only through:

- Online: **www.AnnualCreditReport.com**
- Toll free: **877.322.8228**
- Mail a written request to:
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

2) If you find a discrepancy on your report, immediately contact the reporting company that generated the report.

A) Trans Union

P.O. Box 6790
Fullerton, CA 92834
1.800.680.7289
www.transunion.com

B) Equifax

P.O. Box 105788
Atlanta, GA 30348
1.800.525.6285
www.equifax.com

C) Experian

P.O. Box 9554
Allen, TX 75013
1.888.397.3742
www.experian.com

IndianaConsumer.com is the state's one-stop resource for consumer information and education brought to you by the Indiana Attorney General's Consumer Protection Division.

Here you can find the answers to questions on the minds of Hoosier consumers just like you. Information on current topics such as identity theft, schemes and scams in the marketplace, rising fuel prices, prescription medication and recalled products is just a click away.



Greg Zoeller
Indiana Attorney General

Credit Protection

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Protecting your identity begins by reducing the number of places where your personal information can be found. Reducing the number of credit cards you have and only carrying the cards that you intend to use may help reduce your risk of becoming an identity theft victim. Follow these tips to reduce your risk:

- 1) To discontinue credit card offers being sent to your home:
 - Online: **www.OptOutPrescreen.com**
 - Toll Free: **888.567.8688**
- 2) To opt out of major online tracking companies for free:
 - Online: **www.NetworkAdvertising.org**
- 3) You may remove yourself from several mailing lists for up to five years by contacting:
 - Online: **www.DMAChoice.org**
 - A processing fee may apply for this service
- 4) If your bank provides your account information to third parties, you may ask to opt out of this practice or request they notify you in advance.
- 5) If you receive an offer for a pre-approved credit card or loan but aren't interested, shred the application form.
- 6) If you are not interested in receiving convenience checks from your credit card companies, request to be removed from the mailing list.
- 7) Cutting up a credit card does **not** cancel the account. You must contact the credit card company. Check your credit report to review open accounts in your name.
- 8) Additional Information from the Federal Trade Commission:
 - Online: **www.FTC.gov**
 - Call: **1.877.FTC.HELP (1.877.382.4357)**
 - Call: **1.877.ID.THEFT (1.877.438.4338)**